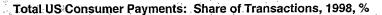


Fig. 1



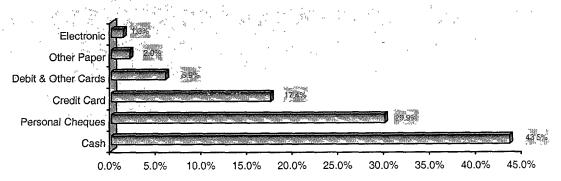


Fig. 2

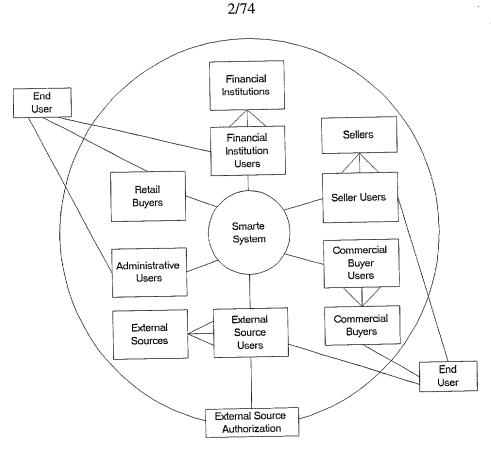


Fig. 3

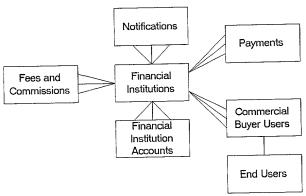
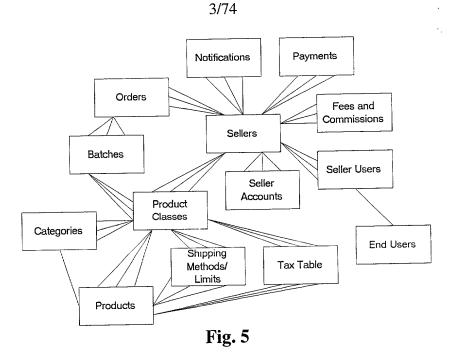


Fig. 4



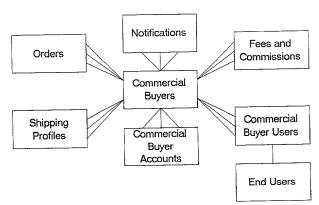
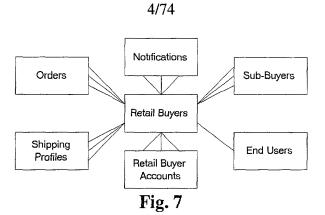
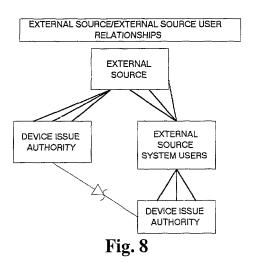
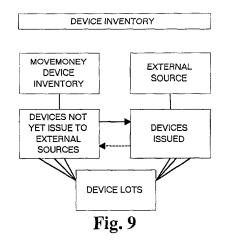
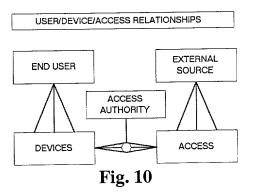


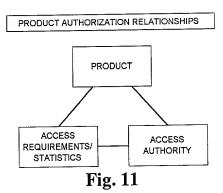
Fig. 6











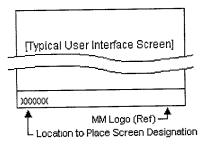


Fig. 12

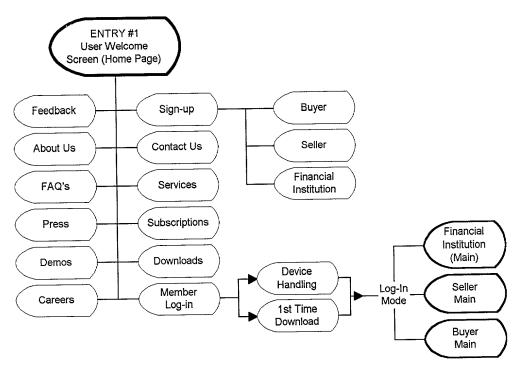


Fig. 13 Main/Home Screen

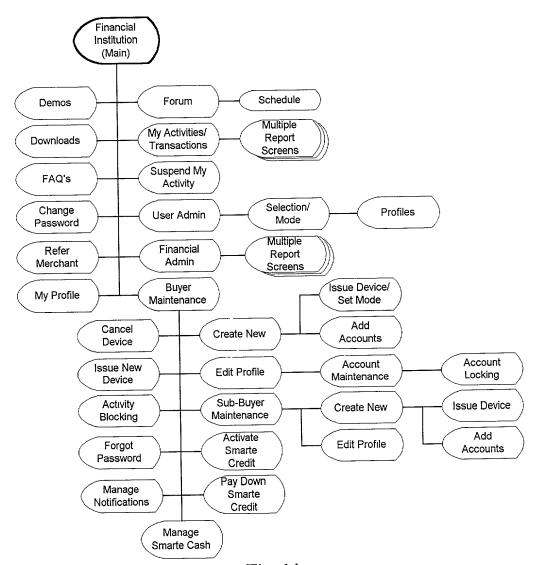


Fig. 14
Financial Institution Main Screen

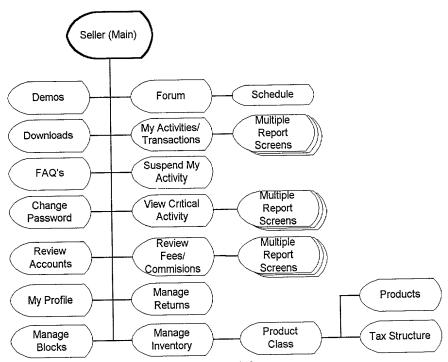


Fig. 15 Seller Main Screen

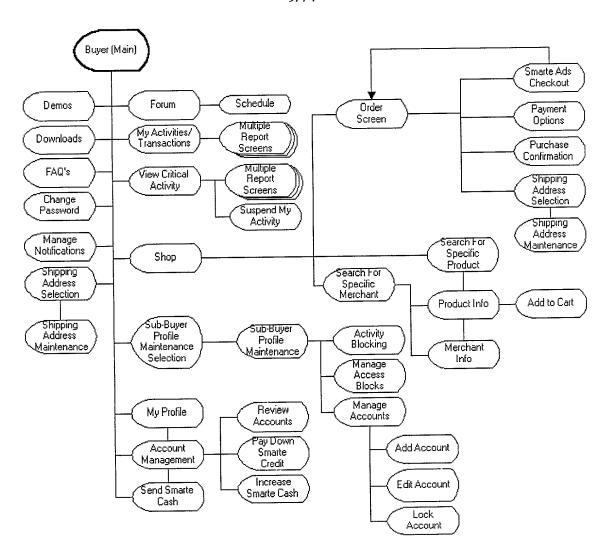


Fig. 16 Buyer Main Screen

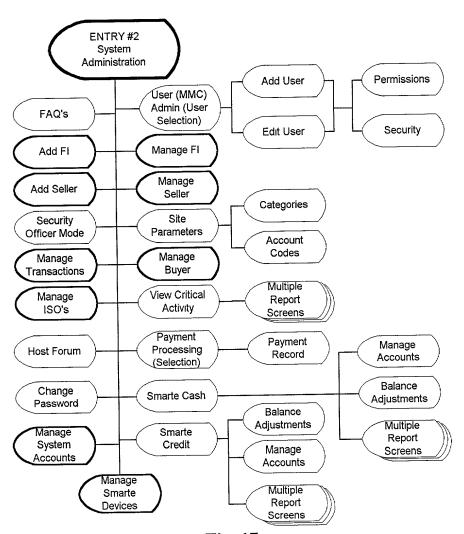
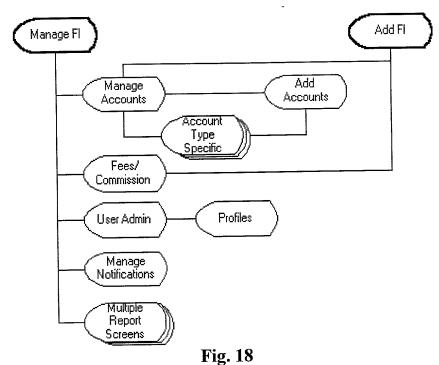
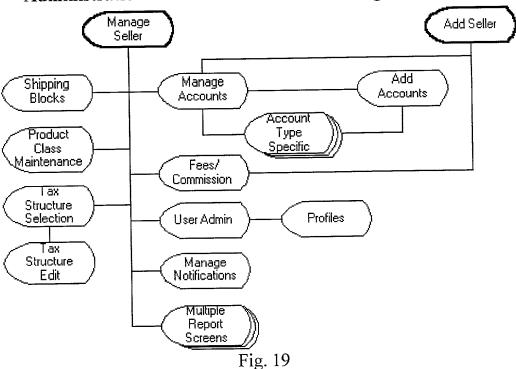


Fig. 17 Administration Main Screens



Administration – Financial Institution Management Screens



Administration – Seller Management Screens

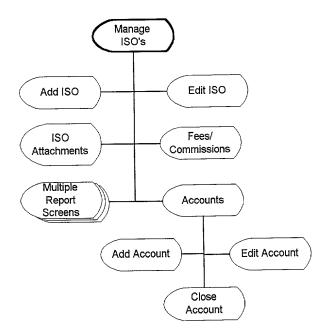


Fig. 20 Administration – Independent Sales Organization Management Screens

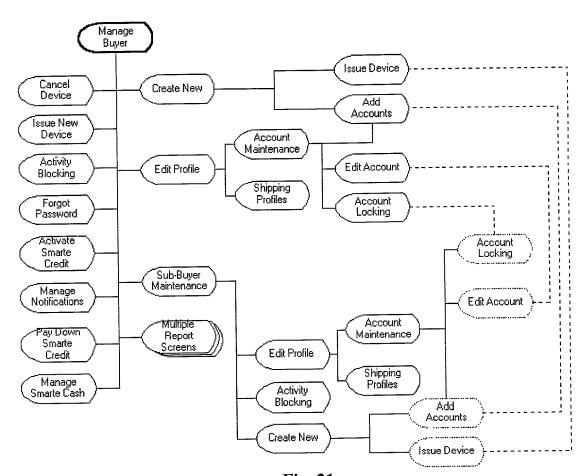


Fig. 21
Administration – Buyer Management Screens



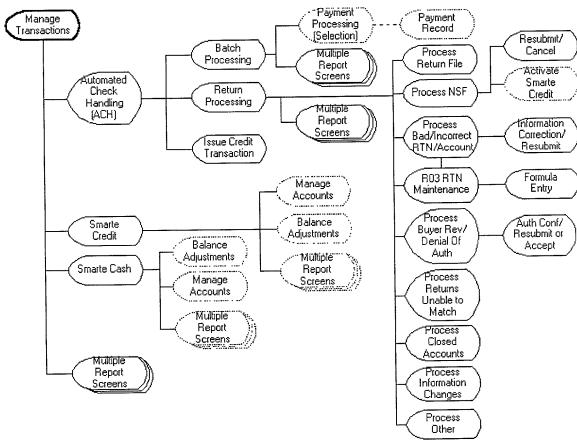


Fig. 22 Administration – Transactions/Payments/Accounts Management Screens

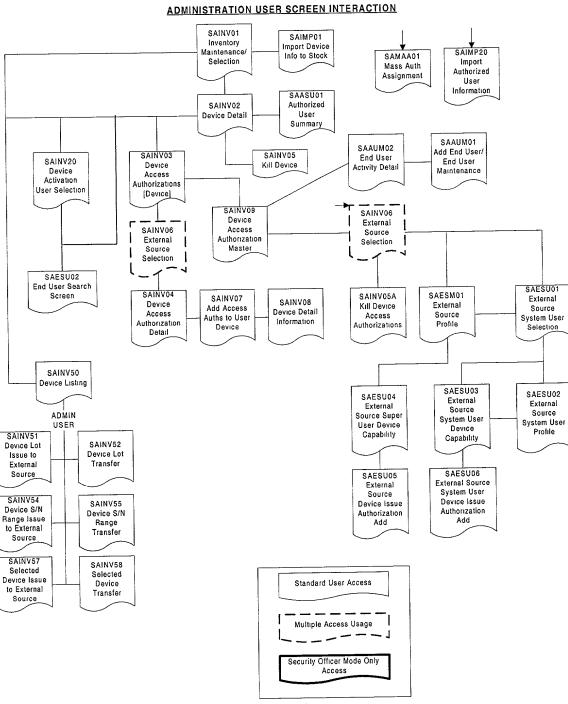


Fig. 23
Authentication

EXTERNAL SOURCE USER SCREEN INTERACTION

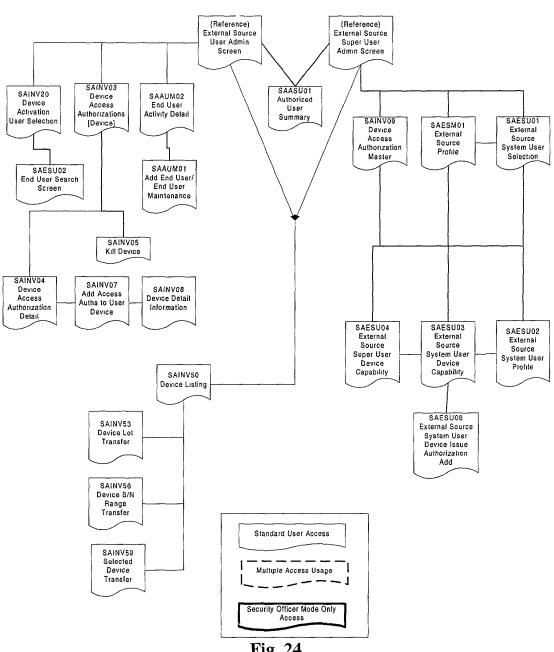
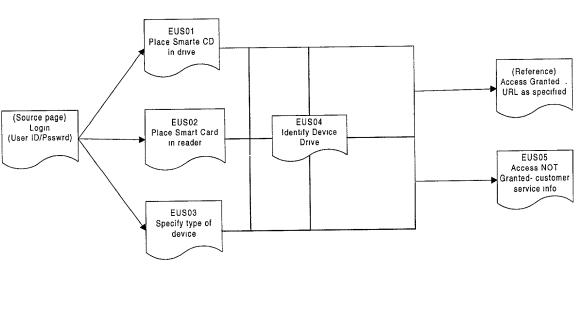
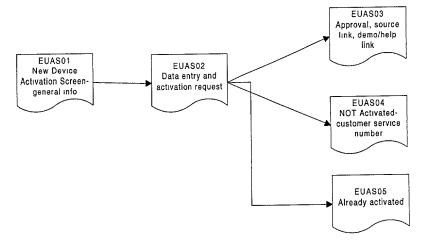


Fig. 24
Authentication

17/74
End User Screen Interaction





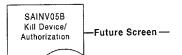


Fig. 25
Authentication

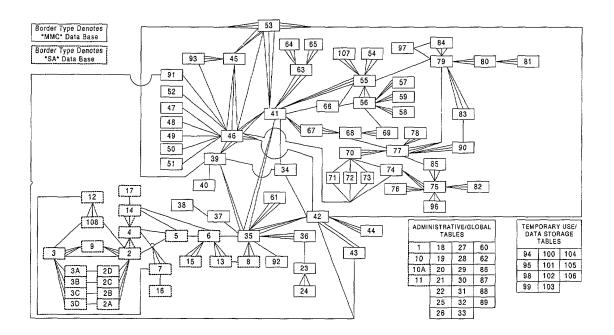


Fig. 26 System Data Structure

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2 A Smarte Authentication User Device Master 2 A Smarte Authentication Device Specific (Smart CD) 3 Smarte Authentication Device Specific (Smart Card) 4 Product Class Master 5 Product Class Master 2 Smarte Authentication Device Specific (Scarte Comp. Token) 5 Smarte Authentication Device Specific (Scarte Comp. Token) 5 Smarte Authentication Device Inventory Master 7 Product Master 8 Product Class Master 8 Product Class Master 8 Product Substance State	1	Smarte Authentication System Administration Data		51	Accounts Type Specific - Smarte Credit Card
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Smarte Auth External Source/Auth User Cross Ref 73	12	Smarte Authentication Product Master			Transaction (Account Type Specific - Smarte Cash)
Smarte Auth External Source Device Control Auth 74	13	Smarte Auth External Source Device Issue Authority			Transaction (Account Type Specific - Smarte Credit)
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Smarte Authentication Device Auth Overndes 75	15	Smarte Auth External Source Device Control Auth			Transaction (Account Type Specific – Smarte ACH)
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System Administration Data - Order 80 Batch Payment Due		System Administration Data - Signup	-		
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Identifier Type Master - List Specific 83 Transaction - Returns					Transaction - Smarte Credit Interest Log Reference
25 Random Question Master 26 General Parameters 27 Holiday Master 28 Activity Master 29 Entity Activity Log 30 Telephone Master 31 Zip Master 32 State Master 33 State Master 34 Sign up Details 35 User Master 36 Identifier Master (User) 37 User Block Details 38 Administration Users Master 39 Smarte Credit Late Fee Log 39 FI Master 39 Tim Paccord STORE: Reywords used in Order 40 FI Specific – Banks 41 Seller Master 42 Buyer Master 43 Buyer Parent-Child Relation 44 Buyer Shipping Details 45 ISO Profile 46 Accounts Master 47 Accounts Type Specific – Smarte Credit 48 Accounts Type Specific – Smarte Credit 40 Tim RECORD STORE: SmoveMoney Identifier Master 40 Tim RECORD STORE: Scarch Items 41 Tim RECORD STORE: Scarch Items 44 Accounts Type Specific – Smarte Credit 45 Accounts Type Specific – Smarte Credit 46 Tim Record STORE: Scarch Items 47 Accounts Type Specific – Smarte Credit 48 Accounts Type Specific – Smarte ACH		Identifier Type Master	-		Transaction - Returns
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47 Accounts Type Specific - Smarte Credit 106 TMP RECORD STORE: MoveMoney Identifier Master 48 Accounts Type Specific - Smarte ACH 107 Product Class Category Master				105	TMP RECORD STORE: Activate/Interest Process Flag
48 Accounts Type Specific - Smarte ACH 107 Product Class Category Master				106	
49 Accounts Type Specific - Smarte Cash 80 Smarte Authentication Product/Device Cross Reference				107	Product Class Category Master
		Accounts Type Specific - Smarte Cash		108	Smarte Authentication Product/Device Cross Reference
50 Accounts Type Specific – Admin					

Fig. 27 Key to Fig. 26 System Data Structure

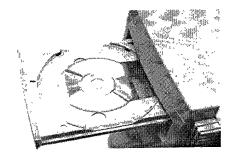


Fig. 28



Fig. 29

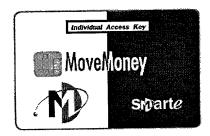


Fig. 30



Fig. 31

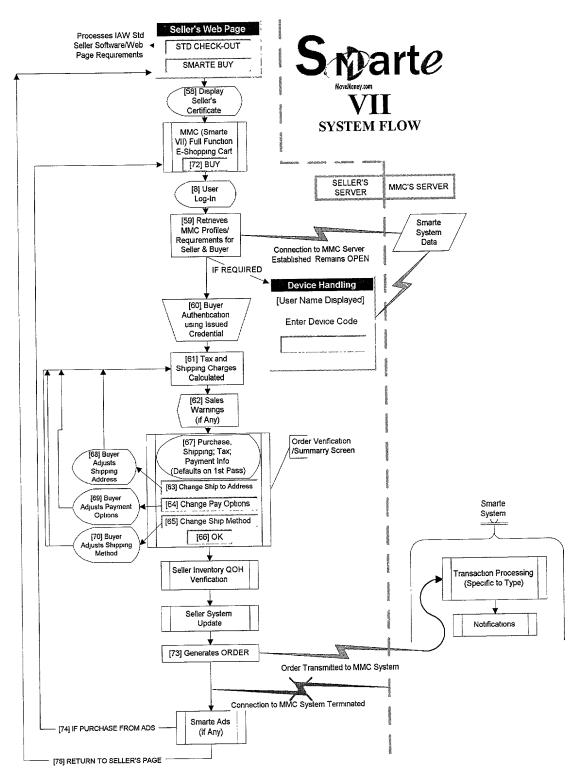


Fig. 32

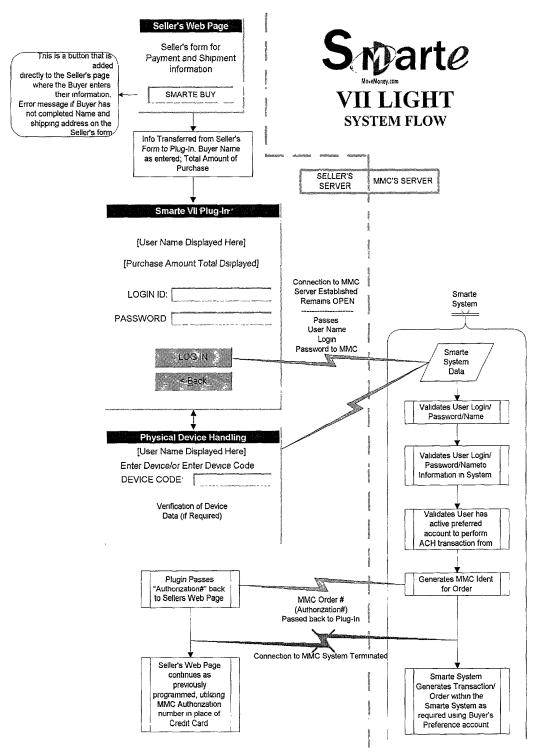


Fig. 33

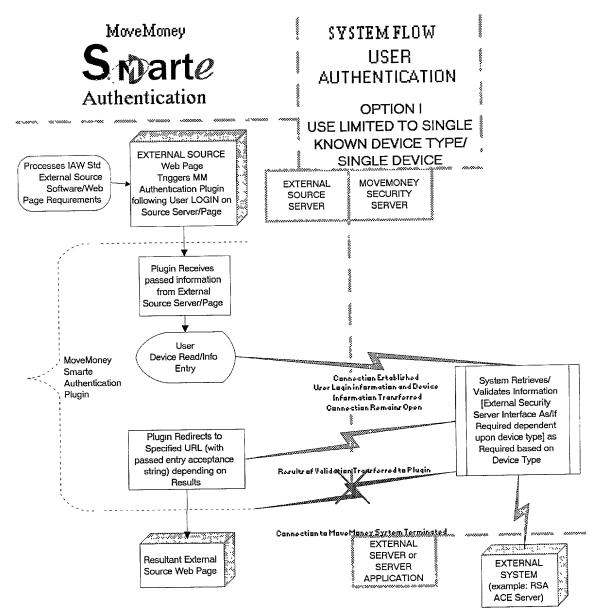


Fig. 34

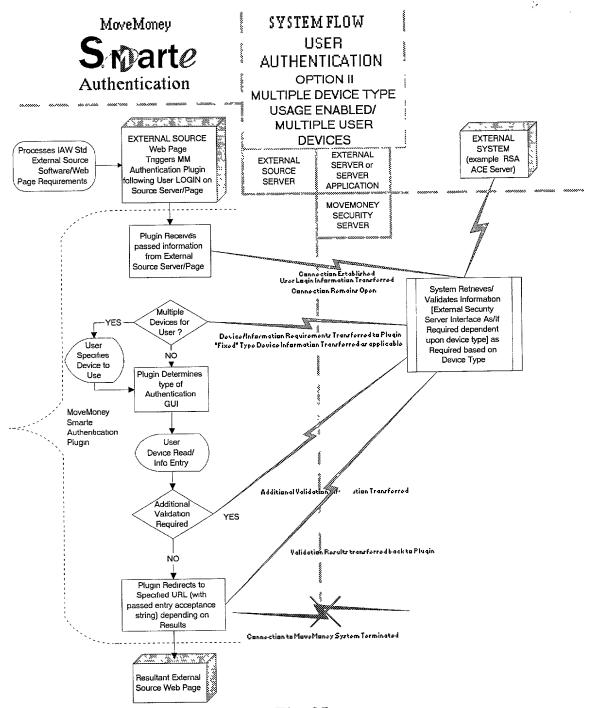
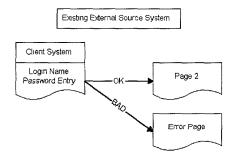
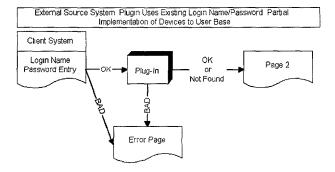
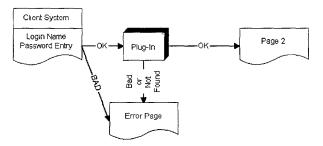


Fig. 35

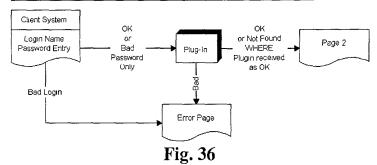




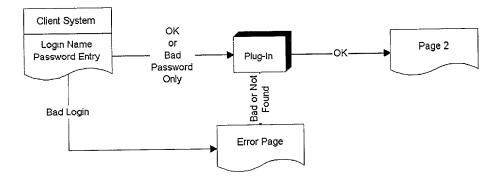
Eexternal Source System Plugin Uses Existing Login Name/Password Complete Implementation of Devices to User Base



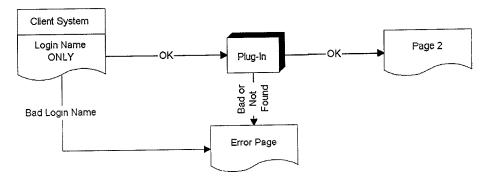
External Source System Plugin Uses Existing Login Name/Existing Obtional University Password Partial Implementation of Devices to User Base



External Source System: Plugin Uses Existing Login Name/Existing Optional Universal Password: Complete Implementation of Devices to User Base



External Source System: Plugin Uses Existing Login Name/NO Password: Complete Implementation of Devices to User Base



External Source System: Plugin Uses Existing Login Name/Mandatory Universal Password: Complete Implementation of Devices to User Base

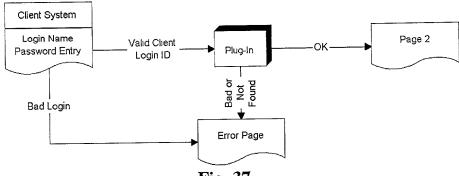


Fig. 37

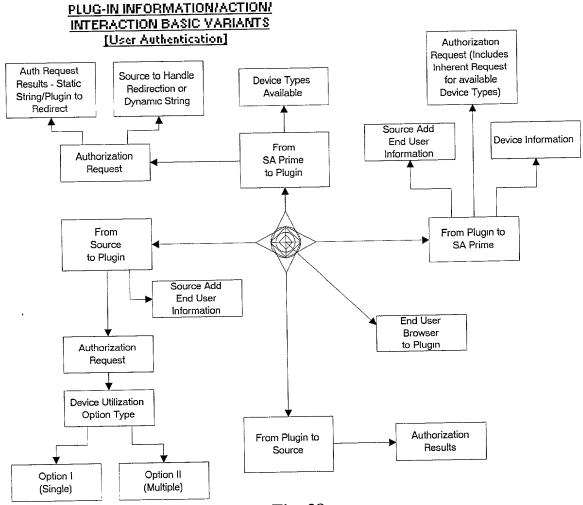


Fig. 38

SYSTEM FLOW

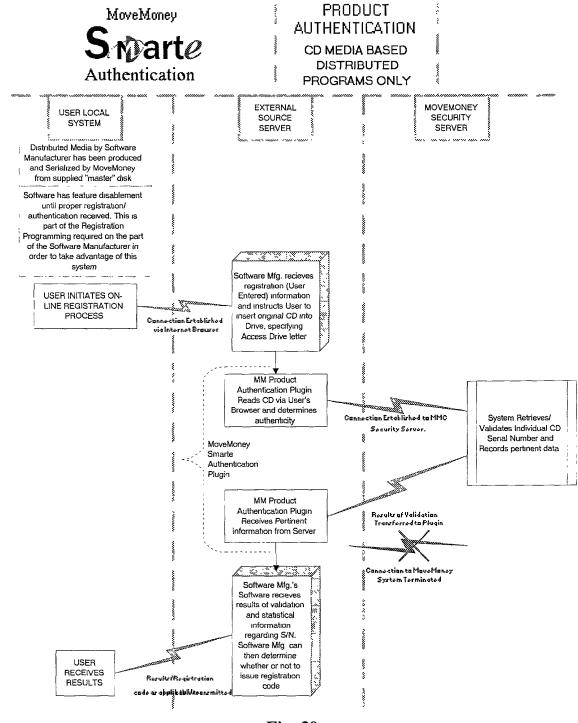


Fig. 39

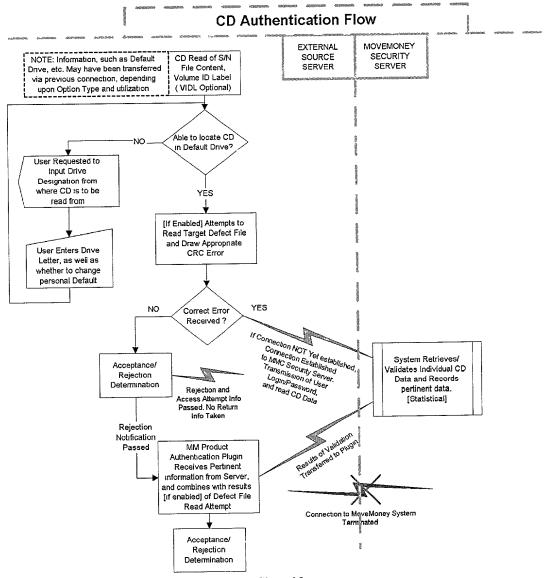


Fig. 40

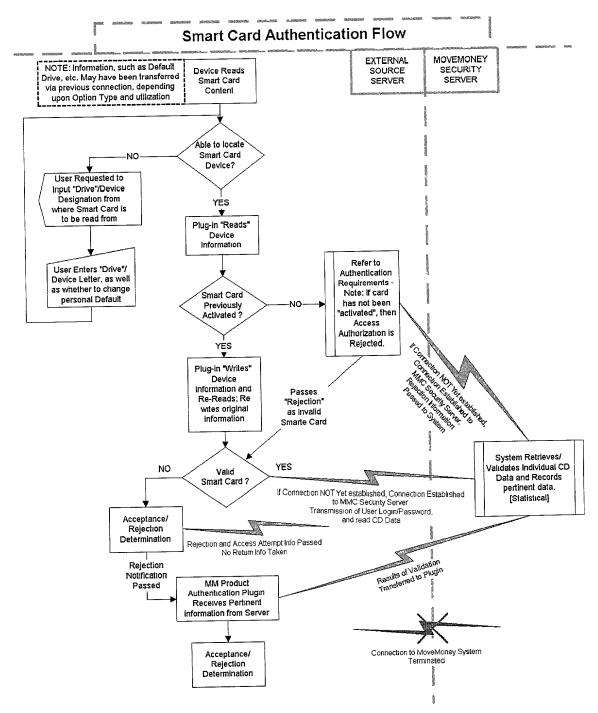


Fig. 41

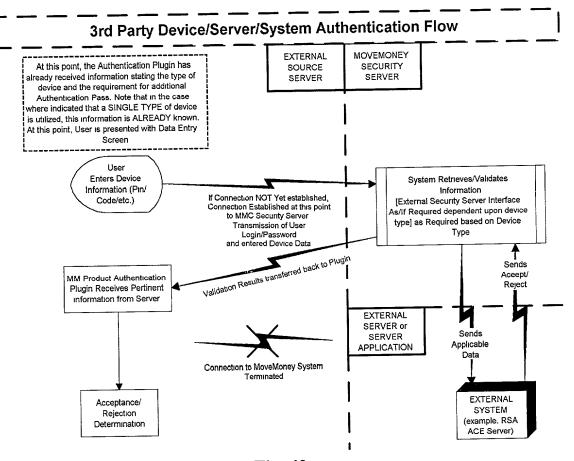


Fig. 42

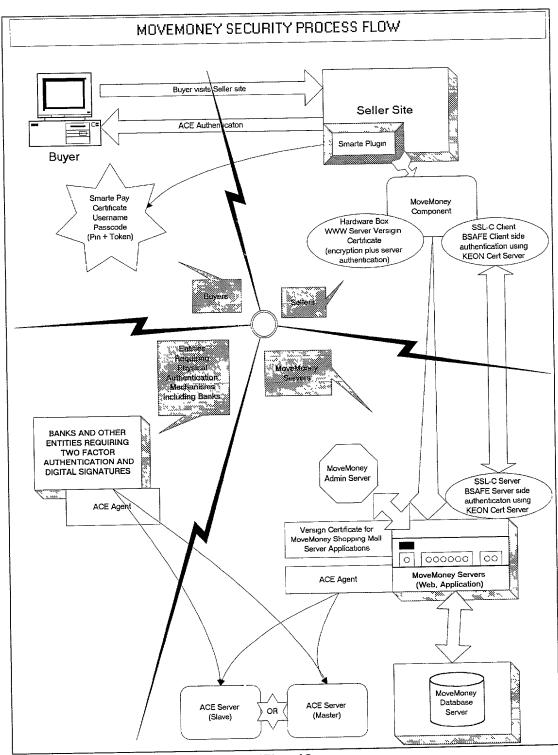


Fig. 43

24.

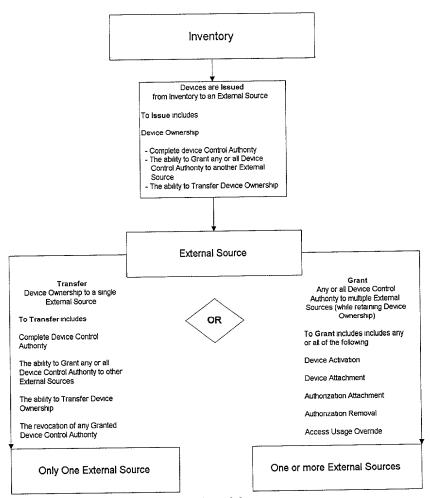
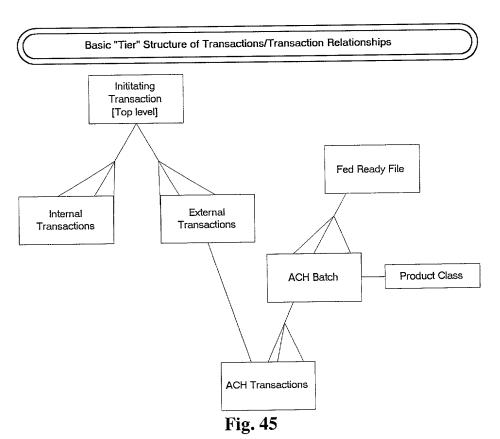
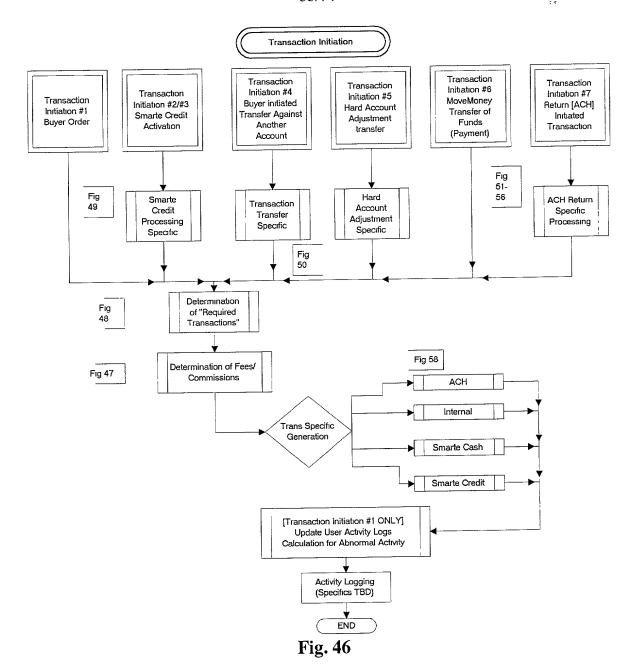


Fig. 44





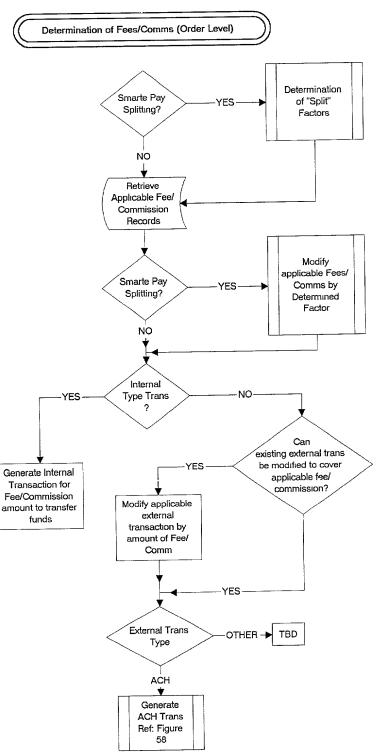


Fig. 47

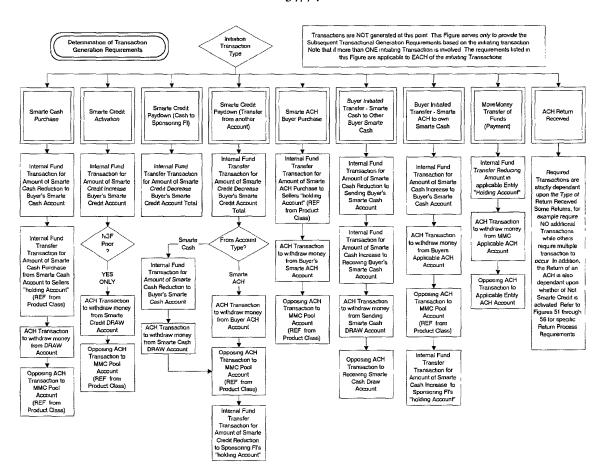


Fig. 48

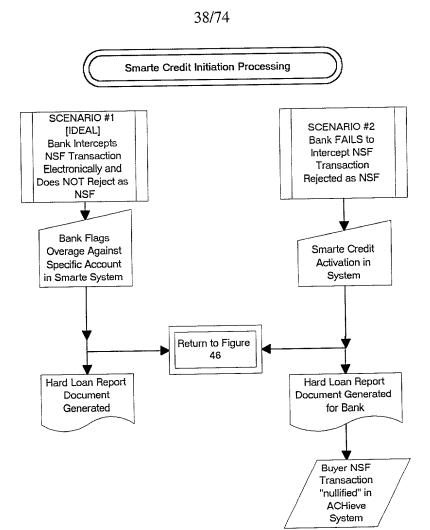
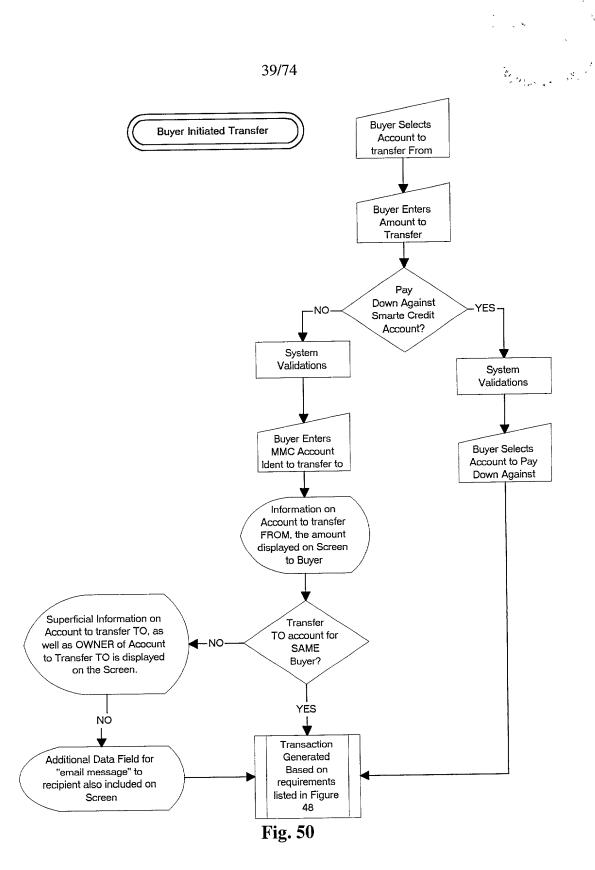
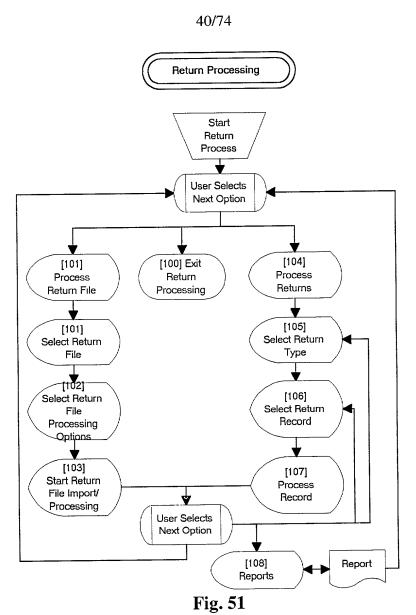
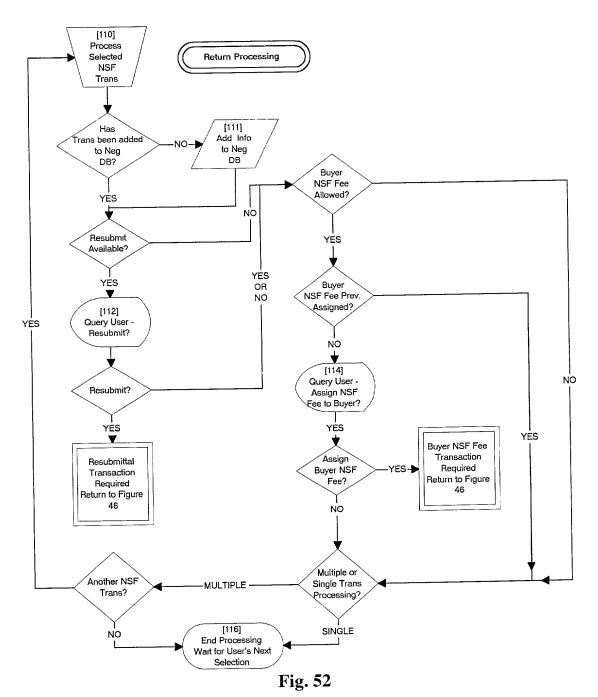
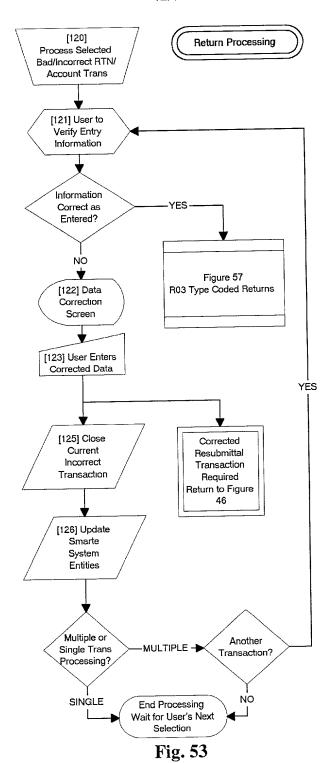


Fig. 49









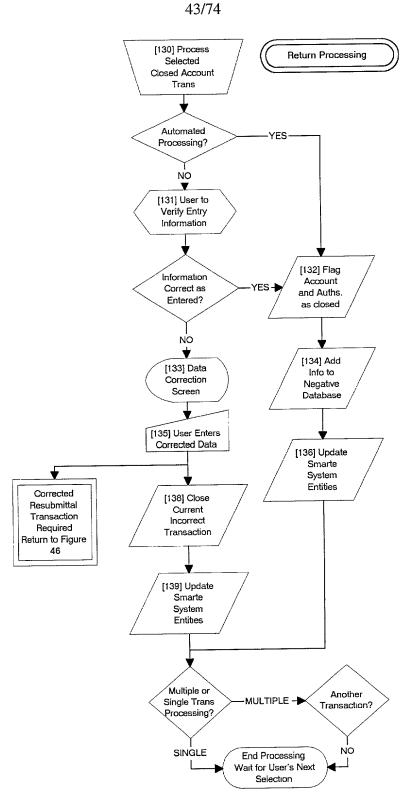


Fig. 54

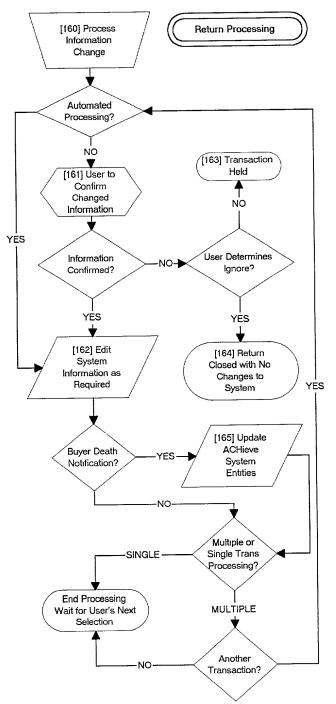


Fig. 55

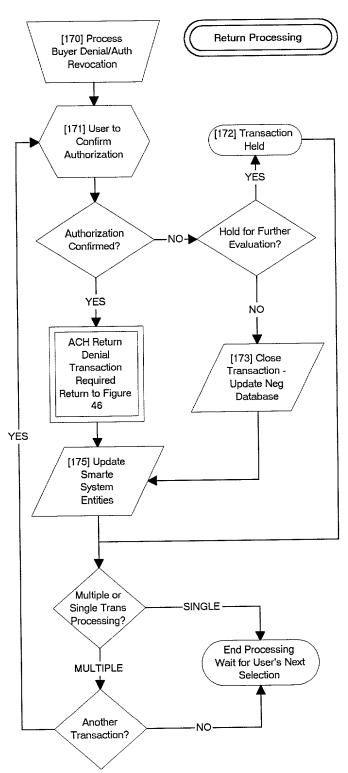


Fig. 56

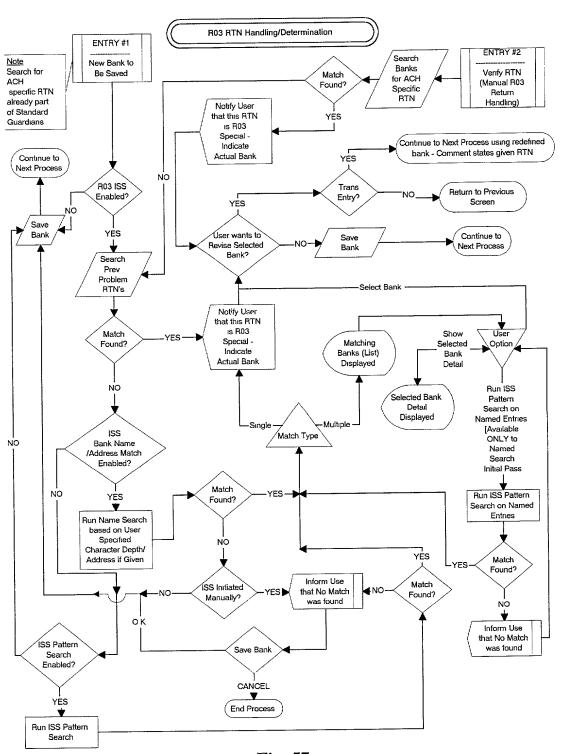


Fig. 57

ACH Transaction Generation Note: R03 Formula considerations are not applicable at ACH Generation, as all Buyer ACH accounts will DETERMINATION be from partner FI's, and other ACH accounts OF ACH SPECIFIC extremely limited within the system to where they can RTNIF APPLICABLE be managed on a case by case basis at this point. [90]ACH TRANSACTIONIS GENERATED [91]TRANSACTION IS HELD UNTIL RELEASEDATE Admin User initiates ACH Batch Processing [95]ACH TRANSACTIONIS BATCHED AND FED READYFILE CREATED [96]BATCHFILE SYSTEMRECORDS PROCESSED TO UPDATED **FEDERAL** RESERVE FED READY FILE TRANSFERRED/ TRANSMITTED TO ODFIFOR PROCESSING

Fig. 58

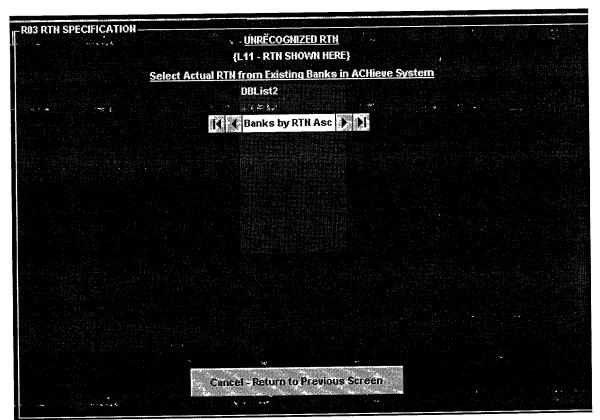


Fig. 59

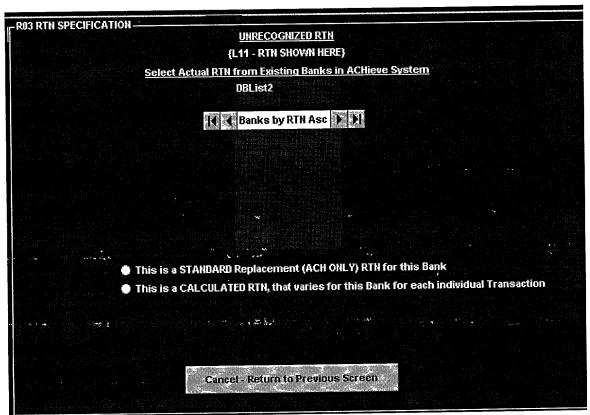


Fig. 60

R03 RTH SPECIFICATION —	UNRECOGNIZED	DTN	
	(L11 - RTN SHOWN		
	Select Actual RTN from Existing Bar		
	DBList2		
	🔾 🤾 Banks by RTN A	sc))	

The state of the s	nis is a STANDARD Replacement (AC	CH ONLY) RTN for this Bank	
		es for this Bank for each individual Transaction	
	Define Calculated RTN Forn	nula for this bank	
	egujero idantu ikkupar itis		
	Cancel - Return to Prev	vious Screen	

Fig. 61

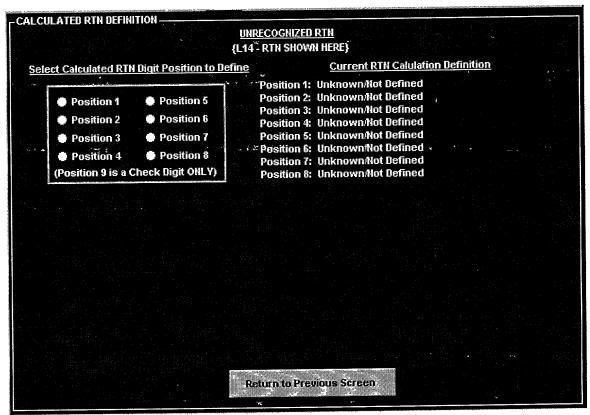


Fig. 62

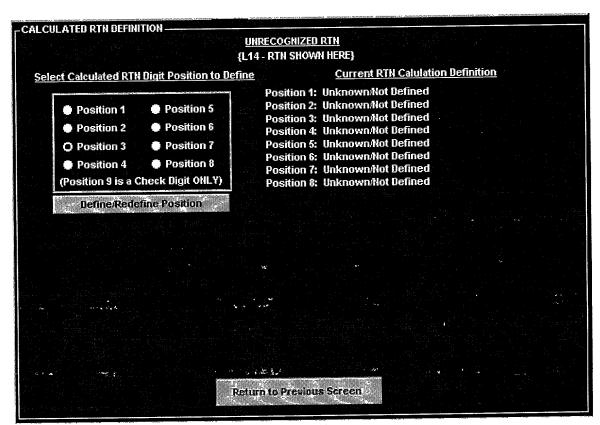


Fig. 63

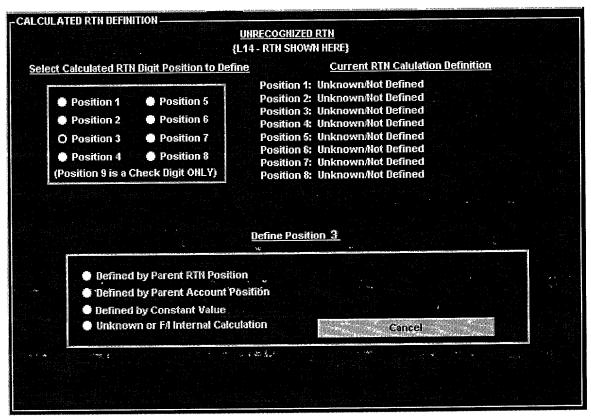


Fig. 64

Position 1 Position 5 Position 2 Position 6 Position 3 Position 7 Position 4 Position 8 (Position 9 is a Check Digit ONLY)	Position 2: l Position 3: l Position 4: l Position 5: l Position 6: l Position 7: l	Inknown:Not Defined	
 Defined by Parent RTM Pos 			

Fig. 66

 Position 1 Position 5 Position 2 Position 6 O Position 3 Position 7 Position 4 Position 8 (Position 9 is a Check Digit ONLY) 	Position 1: Unknown/Not Defined Position 2: Unknown/Not Defined Position 3: Unknown/Not Defined Position 4: Unknown/Not Defined Position 5: Unknown/Not Defined Position 6: Unknown/Not Defined Position 7: Unknown/Not Defined Position 8: Unknown/Not Defined
Befined by Parent RTN Posi Defined by Parent Account Befined by Constant Value Unknown or FA Internal Cal	Position Save Definition

Fig. 67

CRITICAL ACTIVITY CALCULATION VALUES				
FIELD NAME	TYPE	LEN	DESCRIPTION	
AVGNOFBUYS	DOUBLE		AVG # OF BUYS PER ACTIVE DAY (ACTIVE ONLY)	
AVGNOFWBUYS	DOUBLE		AVG # OF BUYS PER ACTIVE WEEK (ACTIVE ONLY)	
TOTBUYS	LONG		TOTAL # OF BUYS	
TOTACTBUYS	CURRENCY		TOTAL AMOUNT OF BUYS TO DATE	
AVGNOFBUYA	CURRENCY		AVG TOTAL AMOUNT OF BUYS PER DAY (ACTIVE ONLY)	
AVGNOFWBUYA	CURRENCY		AVG TOTAL AMOUNT OF BUYS PER WEEK (ACTIVE ONLY)	
TDTOTENTSBY	INTEGER		TOTAL NUMBER OF BUYS FOR CALC DATE	
TDTOTENTSBYD	CURRENCY		TOTAL AMOUNT OF BUYS FOR CALC DATE	
TWTOTENTSBY	INTEGER		TOTAL NUMBER OF BUYS FOR CALC DATE WEEK	
TWTOTENTSBYD	CURRENCY		TOTAL AMOUNT OF BUYS FOR CALC DATE WEEK	
TOTBDS	LONG		TOTAL NUMBER OF ACTIVE BUY DAYS	
TOTBWS	LONG		TOTAL NUMBER OF ACTIVE BUY WEEKS	
CALCDATE	DATE		CURRENT CALCULATION DATE	
CALCDATEW	DATE		CURRENT CALCULATION DATE (for week calculations)	
DEVDTRGGRB	DOUBLE			
			SET BY BUYER) – PARENT BUYERS ALSO NOTIFIED	
DEVDTRGGRW	DOUBLE			
			IS NOTIFIED (IF TRIGGER SET) OF ABNORMAL ACTIVITY.	
			BUYER/PARENT BUYER ALSO WARNED	
DEVDTRGGRS	DOUBLE		DAILY DEVIATION % AT WHICH BUYER ACCOUNT IS SUSPENDED PENDING VERIFICATION OF - METHOD:	
			TBD	
	DOUBLE.		WEEKLY DEVIATION OF AT MUICH DIVER IS WARNED	
DEVWTRGGRB	DOUBLE		(SELF SET BY BUYER) – PARENT BUYERS ALSO	
			NOTIFIED	
DEVWTRGGRW	DOUBLE	 	WEEKLY DEVIATION % AT WHICH MMC/APPLICABLE	
DEVVIIIGATIV	DOODLL	ļ	BANK IS NOTIFIED (IF TRIGGER SET) OF ABNORMAL	
İ			ACTIVITY. BUYER/PARENT BUYER ALSO WARNED	
DEVWTRGGRS	DOUBLE		WEEKLY DEVIATION % AT WHICH BUYER ACCOUNT IS	
			SUSPENDED PENDING VERIFICATION OF - METHOD:	
			TBD	

Fig. 68

Accounts Type Specific - Smarte Credit

Table Name: MMC_ACC_SMARTE_CREDIT VARCHAR(20) NN MMC Account ID MMC_ACC_ID MMC_ID of user VARCHAR(20) NN MMC_ID Holding Account of FI in MMC. NN VARCHAR(20) MMC_FI_HOLD_ACC_ID (Admin Account of FI) ACH Account ID tied to the VARCHAR(20) MMC_ACH_ACC_ID MMC_ACC_ID MMC Account ID of the Sponsoring FI VARCHAR(20) MMC_SPON_FI_ID Latest Loan Number NEXT_LOAN_NUM Total Amount of Smarte Credit extended MONEY NN TOTAL AMT by Bank Against this Account NN Current Balance MONEY CUR_BAL **Blocked Amount** BLOCKED_AMOUNT MONEY Number of Days to delay Calculation of INT_CAL_DELAY INT Interest NN Default Interest Rate INT_RATE FLOAT Fees / Charge for Activation ACT_FEE_CHARGE MONEY Four Digit Calendar Year. - Indicates current year for which interest INT TAX_YEAR calculations are being maintained Total Amount of Interest Paid during NN INT_PAID_CUR_YEAR MONEY Current Calendar Year Total Amount of Interest Paid during MONEY NN INT_PAID_PREV_YEAR Previous Calendar Years Day of Month Payment Due PAY_DUE_DATE INT NN Minimum Interest Charge Allowed MONEY MIN_INT_CHARGE Minimum Monthly Amount Due MIN_MON_AMT_DUE MONEY Default Percentage for Total Balance DEF_PER_BAL_DUE FLOAT Due FI Internal Reference for Account FI_ACC_REF VARCHAR(50) Percentage of Balance to Calculate Late PER_LATE_FEE **FLOAT** Flat Rate to Calculate Late Fee MONEY FLAT_RATE_LATE_FEE Maximum Flat Rate to Calculate Late MONEY MAX_FLAT_LATE_FEE Fee Yes / No CHAR(1) WAIVE_NSF_FEE VARCHÁR(500) Comments entered by FI FI_COMMENTS Status CHAR(1) STATUS This is the NEXT calculated date that DATE/TIME NEXT_PAY_DUE_DATE Payment is Due By. This is the Amount (Current Balance) remaining on minimum amount remaining for Buyer to Pay on this MONEY NEXT_PAYDUE_AMOUNT Account prior to NEXT_PAY_DUE_DATE This is the amount remaining for the Buver to Pay during this specific pay MONEY LFC CARRYOVER_BAL period. This is the current Calculation YEAR for LFC_YEAR INT Late Payments Total Amount of Late Payments Paid MONEY NN LF PAID_CUR_YEAR during Current Calendar Year Total Amount of Late Payments Paid

Fig. 69

NN

during Previous Calendar Years

MONEY

LF_PAID_PREV_YEAR

Transaction – Smarte Credit Loan Record
Table Name: MMC_TRAN_SMARTE_CREDIT_LOAN

Table Name : MMC_TRAN_S	MARTE_CREDIT_LOA	AIN	
MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID (Smarte Credit Account Only)
MMC_ACC_LOAN_ID	VARCHAR(23)		Concatenation of Smarte Credit Account ID and Next Loan Number (Padded with zeros) of activation no (000-999).
NEXT_PAY_NUM	INT		Next Sequential Payment Number to Use within Payment Log Data Table
CUR_BAL	MONEY	NN	Current Balance
NEXT_INT_CAL_DATE	DATETIME		Next Interest Calculation Date
LAST INT CAL_DATE	DATETIME		Last Date Interest Calculated
ORG INT RATE	FLOAT	NN	Original - Monthly Interest Rate
CUR_INT_RATE	FLOAT	NN	Current - Monthly Interest Rate
LOAN_ACTIVATE_DATE	DATETIME		Loan Activated Date
FI_LOAN_REF	VARCHAR(50)		Individual FI's Reference Number for this Loan
TOT_INT_CHARGED	MONEY		Total Interest Charged to Date against this Loan
ORG_LOAN_AMT	MONEY	NN	Original Loan Amount
LOAN_BALANCE	MONEY		
LAST_INT_CHARGED	MONEY		Interest Charged in Last Calculation Period
ACT_FEE_CHARGED	MONEY	NN	Fee Added to Balance for Activation
LOCKED_INT_ID	CHAR(1)		
MMC TRAN ID	VARCHÁR(20)		MMC Transaction ID
MMC_TRAN_NO	INT		MMC Transaction No.
MMC_TRAN_DATE	DATETIME		MMC Transaction Date
TOTAL_TRAN_AMT	MONEY		Total Transaction Amount
TOT_LFC_CHARGED	MONEY		Total Late Payment Fees Charged to Date against this Loan

Fig. 70

Smarte Credit Late Fee Log
Table Name: MMC_SMARTE_CREDIT_LF_LOG

Table Name : MIVIC_SMARTE_	CHEDIT_LI _LOG		LANCO A LANCO Crodit
MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID (Smarte Credit Account Only)
	VARCHAR(23)	NN	Concatenation of Smarte Credit
			Account ID and Next Loan Number
14140 400 LOANLID			(Padded with zeros) of activation no
MMC_ACC_LOAN_ID			(000-999). This specifically refers to
			the Individual LOAN to which the Late
			Fee was attached.
LF APP DATE	DATETIME		System Date where Late Fee Applied
LF_AMOUNT	MONEY		Amount of Late Fee Applied
21 3 11100111			This is the amount remaining for the
	MONEY		Buyer to Pay during this specific pay
LFC_CARRYOVER			period at the time the Late Fee was
			applied.

Fig. 71

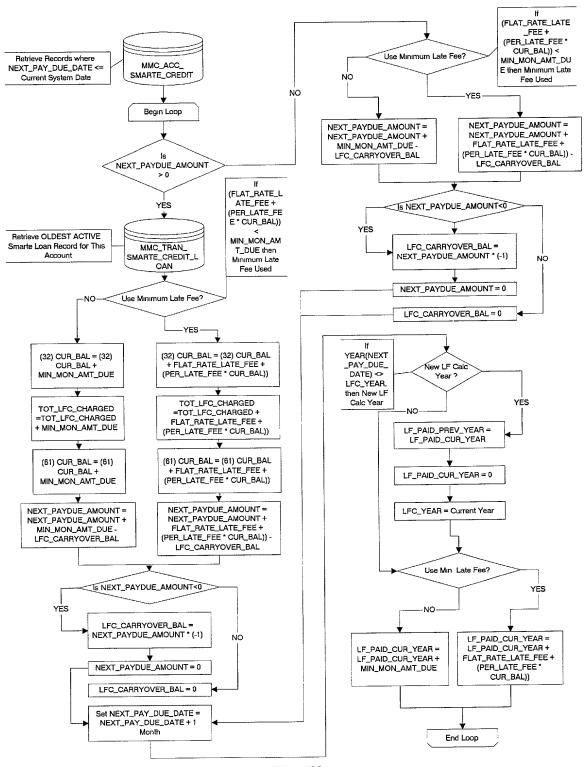


Fig. 72

Table: Batch Payment Due

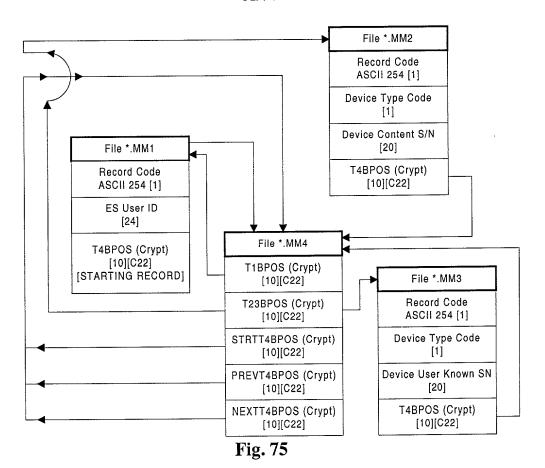
Table: Batell Layine it Bae				
BCN	VARCHAR(20)	NN	Batch Control Number	
BATCH_ENTITY	VARCHAR(20)		MMC ID of Entity to make Payment To	
PAY ACC_TO	VARCHAR(20)		MMC ID of Account to make Payment To	
PAY_ACC_FROM	VARCHAR(20)		MMC ID of Account to take Payment From	
ORG_PAY	MONEY		Amount (\$) of Payment Due (Original as Calculated from initial Batch Process)	
ACT_PAY	MONEY		Actual Amount (\$) of Payment Due (as Modified from Original Due to Payments)	
PAY_DUE_DATE	DATETIME		Date Payment Due	
PAY_DATE	DATETIME		Date Payment Made	
PAY BCN	VARCHAR(20)		Batch Control Number of Payment Batch	
PAY TCN	VARCHAR(15)		TCN of Payment ACH Trans	
STATUS	VARCHAR(1)		Status Flag for Record to enable quicker / easier searches	
COMMMENTS	VARCHAR(200)		Comments regarding Payment	
PAY_SERIAL_NO	VARCHAR(20)		System Assigned Serial Number to the Outstanding PAYMENT	

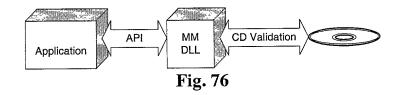
Fig. 73

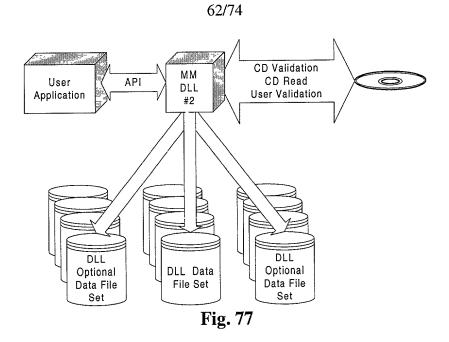
Table: Batch Payment

Table Batelli ajinen				
PAY_BCN	VARCHAR(20)	NN	Batch Control Number	
BATCH ENTITY	VARCHAR(20)		MMC ID of Entity Payment Made To	
PAY_ACC_TO	VARCHAR(20)		MMC ID of Account Payment Made To	
PAY ACC_FROM	VARCHAR(20)		MMC ID of Account Payment Taken From	
PAY_AMOUNT	MONEY		Amount (\$) of Payment Made	
PAY_SERIAL_NO VARCHAR(20)	VADOLIAD(00)		System Assigned Serial Number to the	
		Outstanding PAYMENT		
PAY_DUE_DATE	DATETIME		Date Payment Due	
PAY DATE	DATETIME		Date Payment Made	
MMC_TRAN_ID	VARCHAR(20)		Transaction (Master) ID Payment made	
			under	
MMC_TRAN_NO	VARCHAR(20)		Transaction (Sub) ID Payment made under	

Fig. 74







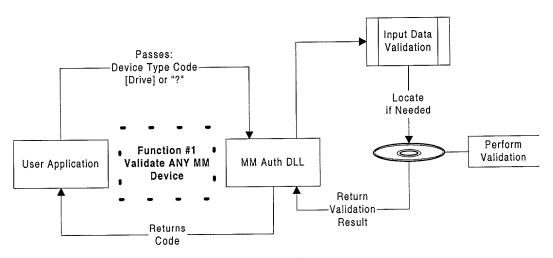
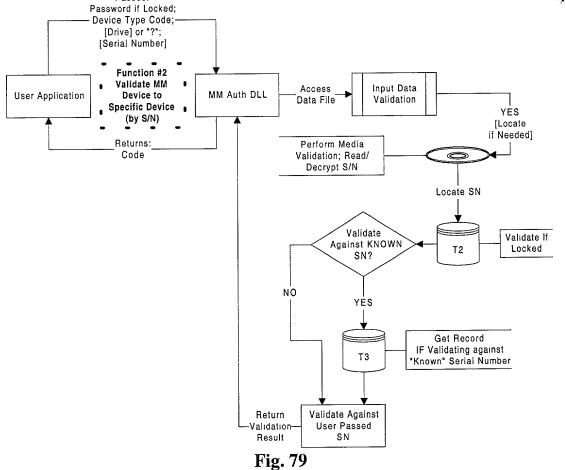


Fig. 78

COCKET TO THE COCKET



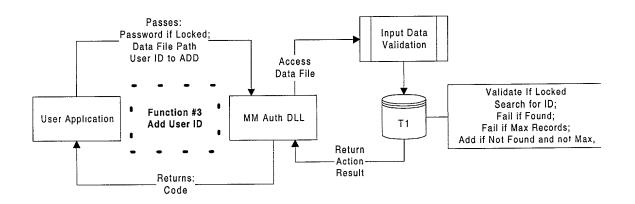


Fig. 80

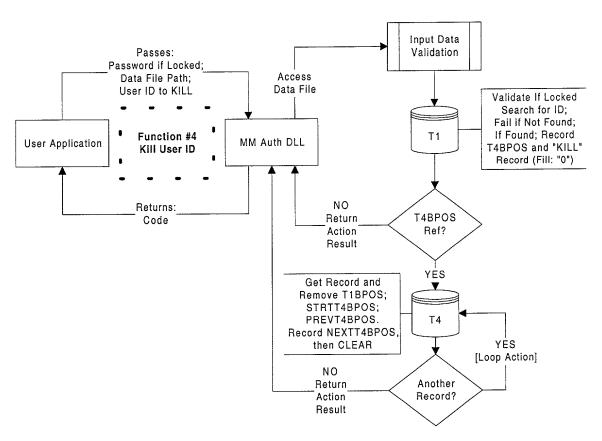


Fig. 81

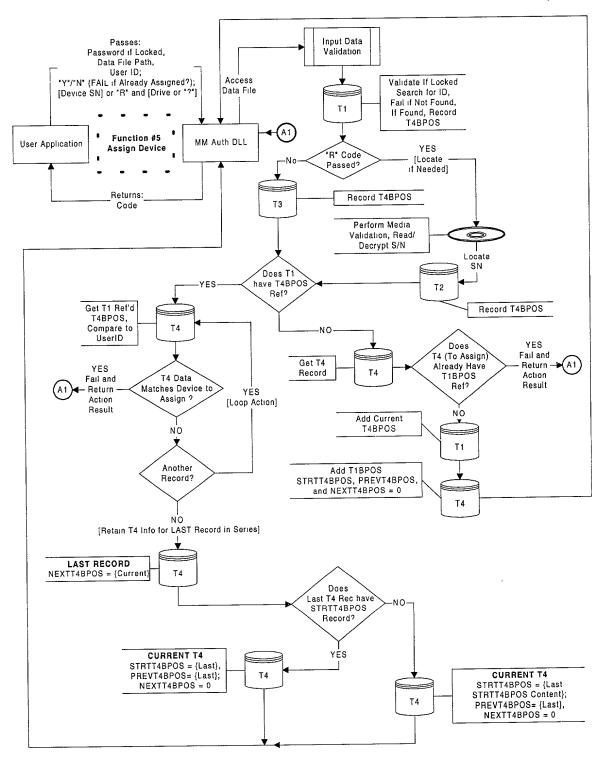


Fig. 82

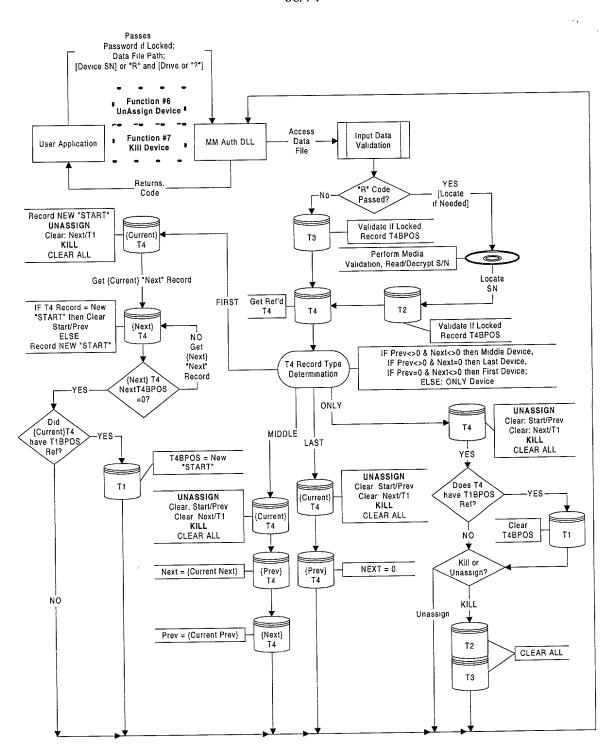


Fig. 83

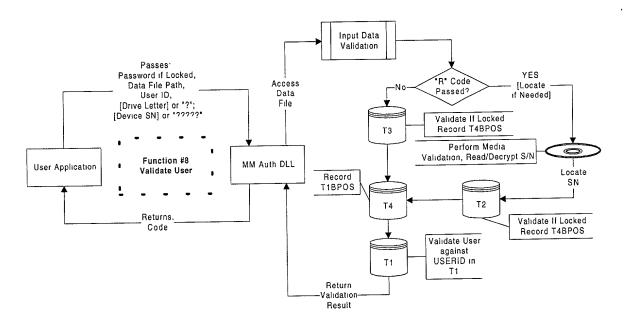


Fig. 84

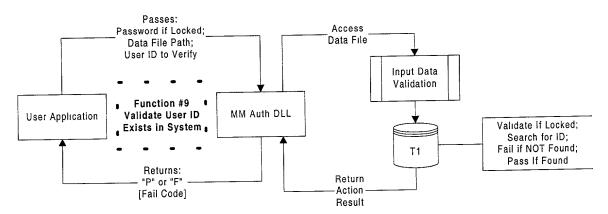


Fig. 85

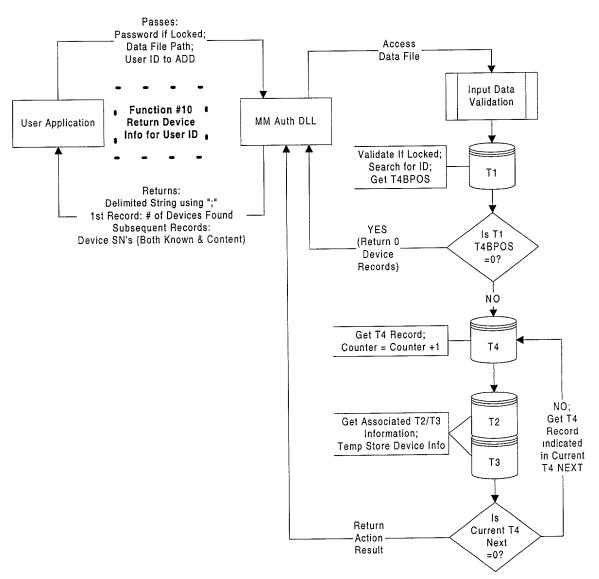


Fig. 86

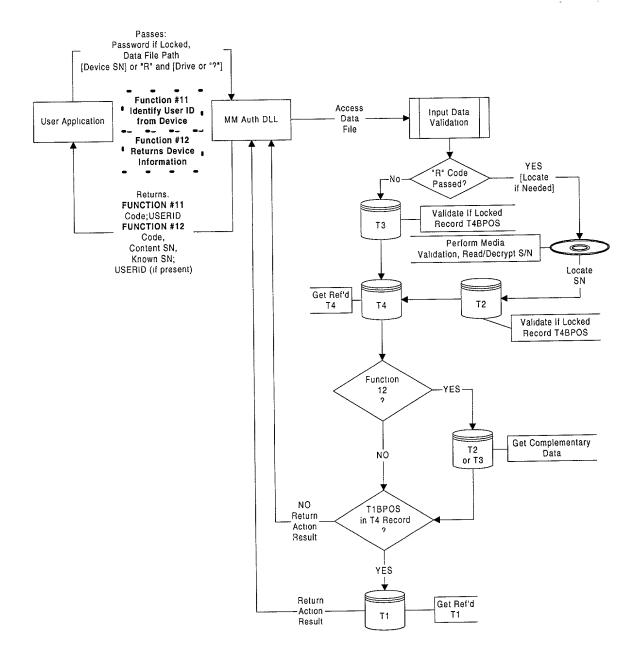


Fig. 87

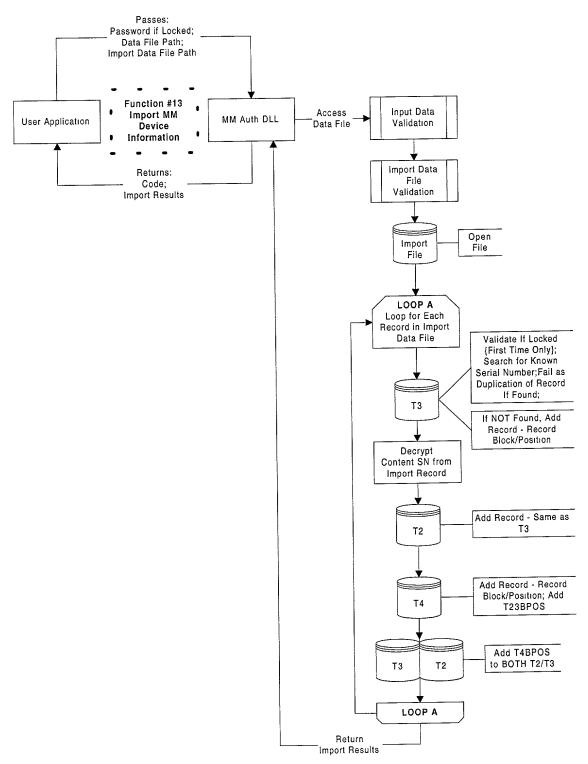


Fig. 88

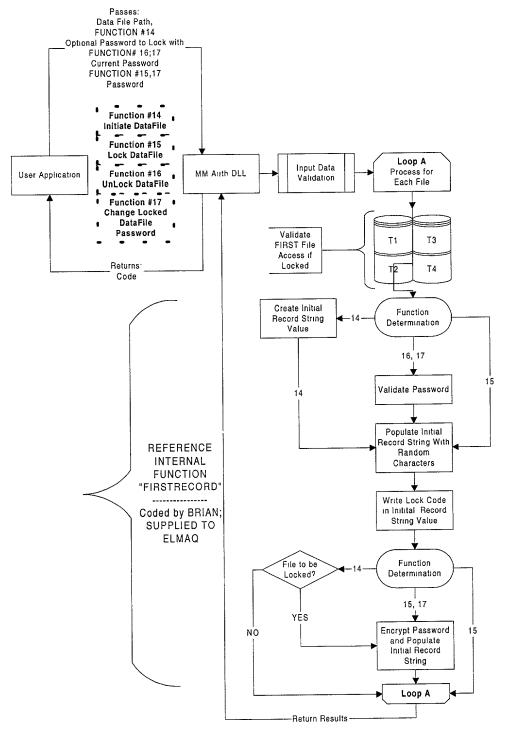


Fig. 89



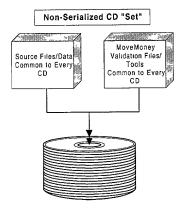


Fig. 90

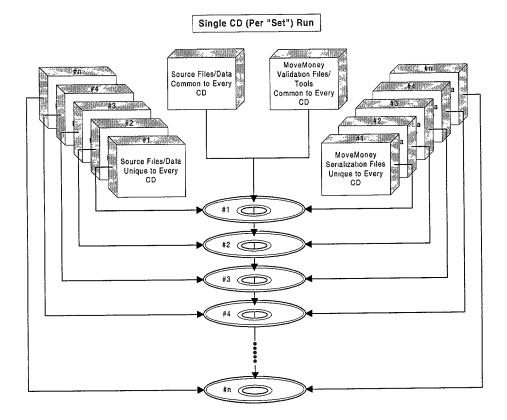


Fig. 91

73/74

Multiple CD's (Per "Set") Run

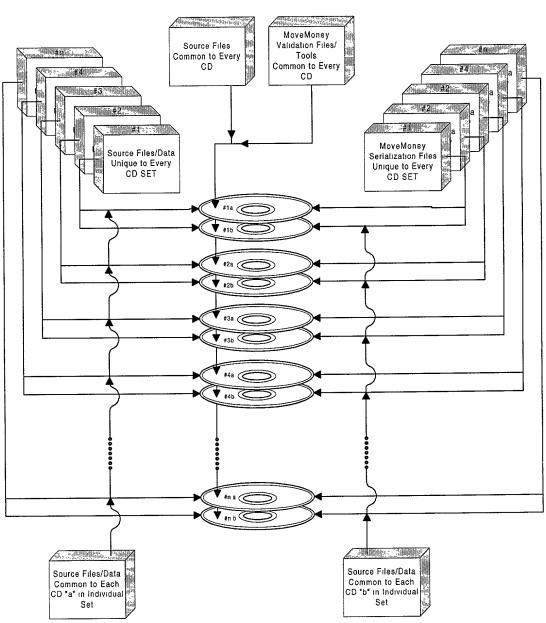


Fig. 92

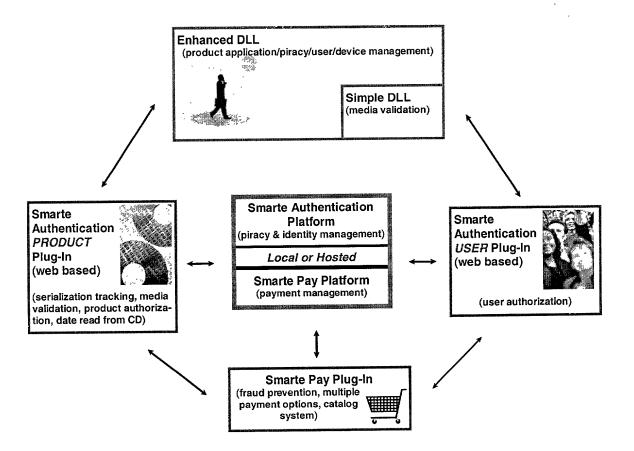


Fig. 93